Senate File 2121 - Introduced

SENATE FILE 2121 BY COURNOYER

A BILL FOR

- 1 An Act relating to health insurance coverage for hearing aids
- 2 for covered persons age eighteen and younger.
- 3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

- 1 Section 1. <u>NEW SECTION</u>. **514C.36** Hearing aid coverage for 2 covered persons age eighteen and younger.
- 3 1. Definitions. For the purposes of this section:
- 4 a. "Audiologist" means a person who engages in the practice
- 5 of audiology and is licensed in this state pursuant to chapter
- 6 154F.
- 7 b. "Cost-sharing" means any coverage limit, copayment,
- 8 coinsurance, deductible, or other out-of-pocket expense
- 9 required by a health carrier.
- 10 c. "Covered person" means the same as defined in section
- 11 514J.102.
- 12 d. "Health care professional" means the same as defined in
- 13 section 514J.102.
- 14 e. "Health care services" means the same as defined in
- 15 section 514J.102.
- 16 f. "Health carrier" means the same as defined in section
- 17 514J.102.
- 18 g. "Hearing aid" means the same as defined in section
- 19 154A.1.
- 20 h. "Hearing aid fitting" means the same as defined in
- 21 section 154A.1.
- 22 i. "Hearing aid specialist" means the same as defined in
- 23 section 154A.1.
- 24 j. "Practice of audiology" means the same as defined in
- 25 section 154F.1.
- 26 2. Required coverage.
- 27 a. Notwithstanding the uniformity of treatment requirements
- 28 of section 514C.6, a health carrier that offers individual,
- 29 group, or small group contracts, policies, or plans in this
- 30 state that provide for third-party payment or prepayment of
- 31 health or medical expenses shall offer coverage for the cost
- 32 of a hearing aid as recommended by a health care professional
- 33 or audiologist for a covered person who is age eighteen or
- 34 younger.
- 35 b. Coverage required under this section shall include all

- 1 of the following:
- 2 (1) Hearing aid fitting and dispensing services conducted
- 3 by a hearing aid specialist, audiologist, or health care
- 4 professional.
- 5 (2) The provision of ear molds as necessary to maintain
- 6 optimal fit of hearing aids.
- 7 (3) Any health care services related to a hearing
- 8 aid, including audiological habilitation or audiological
- 9 rehabilitation, as recommended by a health care professional
- 10 or audiologist.
- 11 c. Coverage required under this section is limited to one
- 12 hearing aid for each ear during each consecutive three-year
- 13 period for a covered person who is age eighteen or younger.
- 14 d. Coverage required under this section shall not be less
- 15 favorable than coverage a health carrier offers for general
- 16 physical illness.
- 17 e. Cost-sharing requirements imposed for coverage
- 18 required under this section shall not be less favorable than
- 19 cost-sharing requirements imposed by a health carrier for
- 20 general physical illness.
- 21 3. Rules. The commissioner shall adopt rules pursuant to
- 22 chapter 17A to administer this section.
- 23 4. Applicability.
- 24 a. This section shall apply to the following classes of
- 25 third-party payment provider contracts, policies, or plans
- 26 delivered, issued for delivery, continued, or renewed in this
- 27 state on or after January 1, 2023:
- 28 (1) Individual or group accident and sickness insurance
- 29 providing coverage on an expense-incurred basis.
- 30 (2) An individual or group hospital or medical service
- 31 contract issued pursuant to chapter 509, 514, or 514A.
- 32 (3) An individual or group health maintenance organization
- 33 contract regulated under chapter 514B.
- 34 (4) A plan established for public employees pursuant to
- 35 chapter 509A.

- 1 b. This section shall not apply to accident-only,
- 2 specified disease, short-term hospital or medical, hospital
- 3 confinement indemnity, credit, dental, vision, Medicare
- 4 supplement, long-term care, basic hospital and medical-surgical
- 5 expense coverage as defined by the commissioner, disability
- 6 income insurance coverage, coverage issued as a supplement
- 7 to liability insurance, workers' compensation or similar
- 8 insurance, or automobile medical payment insurance.
- 9 EXPLANATION
- The inclusion of this explanation does not constitute agreement with the explanation's substance by the members of the general assembly.
- 12 This bill requires a health carrier (carrier) that offers
- 13 individual, group, or small group contracts, policies, or
- 14 plans in this state that provide for third-party payment or
- 15 prepayment of health or medical expenses to offer coverage
- 16 for hearing aids for covered persons age 18 and younger as
- 17 recommended by a health care professional or audiologist.
- 18 The bill requires the coverage to include hearing aid
- 19 fitting and dispensing services conducted by a hearing aid
- 20 specialist, audiologist, or health care professional. The
- 21 coverage must include ear molds as necessary to maintain
- 22 optimal hearing aid fit and any health care services related
- 23 to a hearing aid, including audiological habilitation or
- 24 audiological rehabilitation, as recommended by a health care
- 25 professional or audiologist.
- 26 The bill limits coverage to one hearing aid for each ear
- 27 during each consecutive three-year period for a covered person
- 28 age 18 or younger.
- 29 The bill requires that coverage cannot be less favorable
- 30 than coverage a carrier offers for general physical illness
- 31 and a carrier is prohibited from imposing less favorable
- 32 cost-sharing requirements than those imposed for general
- 33 physical illnesses.
- The commissioner of insurance is required to adopt rules to
- 35 administer the bill.

- 1 The bill applies to third-party payment provider contracts,
- 2 policies, or plans delivered, issued for delivery, continued,
- 3 or renewed in this state on or after January 1, 2023, by the
- 4 third-party payment providers enumerated in the bill. The bill
- 5 specifies the types of specialized health-related insurance
- 6 which are not subject to the coverage requirements.